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Case Docket No. 1DATA.047A
Date: April 5, 2002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Ahles et al.
Appl. No. : 10/041,954
Filed : January 7, 2002
For : SYSTEMS AND METHODS
FOR SELECTIVELY
DELAYING FINANCIAL
TRANSACTIONS
Examiner : UNKNOWN
Group Art Unit : 2161

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first class mail in an envelope addressed to: United States Patent and Trademark Office, P.O. Box 2327, Arlington, VA 22202, on

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(Date)

Michael H. Trenholm, Reg. No. 37,743

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TRANSMITTAL LETTER

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ATTENTION: APPLICATION BRANCH

Dear Sir:

Enclosed for filing in the above-identified application are:

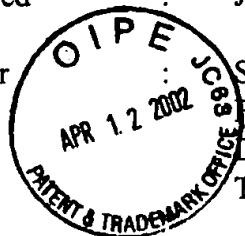
- (X) An Information Disclosure Statement.
- (X) A PTO Form 1449 with Three (3) references.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.
- (X) Return prepaid postcard.

Michael H. Trenholm
Registration No. 37,743
Attorney of Record

#4
RWB
5-17-02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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 Examiner : UNKNOWN)



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INFORMATION DISCLOSURE STATEMENT

United States Patent and Trademark Office
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Dear Sir:

Enclosed is form PTO-1449 listing references that are also enclosed. This Information Disclosure Statement is being filed within three months of the filing date of this application or upon filing if this is a CPA or RCE, and no fee is required in accordance with 37 C.F.R. § 1.97(b)(1), (b)(2), or (b)(4).

Respectfully submitted,

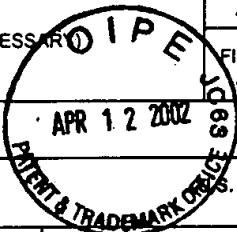
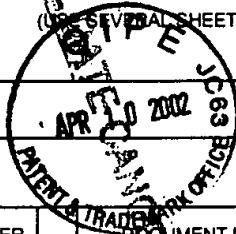
KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 4/5/02

By: _____

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FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 1DATA.047A	APPLICATION NO. 10/041,954
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		COPY OF PAPERS ORIGINALLY FILED	
(USE SEVERAL SHEETS IF NECESSARY)		APPLICANT Ahles et al.	
		FILING DATE January 7, 2002	GROUP 2161



U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
	1,097,834	08/01/00	Krouse et al.			
	5,879,940	10/21/97	Templeton et al.			
	5,175,682	12/29/92	Higashiyama et al.			

FOREIGN PATENT DOCUMENTS						
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
						YES

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)		
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EXAMINER	DATE CONSIDERED
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